

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims

1. (Previously Presented) A method of managing an underwriting account for an insurance policy, the method comprising:

establishing a plurality of participants, wherein a customer assigned to an account represents a participant;

assigning each participant of the plurality of participants to a first account;

assigning at least one of the plurality of participants also to a second account;

storing data related to the plurality of participants, the first account and the second account in a database comprising a data structure, said data structure comprising a customer entity class and an account entity class,

wherein the customer entity class includes a plurality of customer entities that store data related to the plurality of participants, and

wherein the account entity class includes a plurality of account entities that store data related to the first account and the second account,

wherein at least one of the plurality of customer entities establishes a foreign key relationship with at least one of the plurality of account entities, and

wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities;

providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account; and

displaying data related to the account level underwriting decision.

2. (Previously Presented) The method of claim 1, further comprising:
providing a participant level underwriting decision for each participant separately, based

upon data related to the plurality of participants assigned to the first account.

3. (Previously Presented) The method of claim 1, further comprising:
establishing a plurality of insurance policies for a participant of the plurality of
participants, based upon data related to the plurality of participants assigned to the first
account.

4. (Previously Presented) The method of claim 1, wherein providing account
level underwriting decision at an account level comprises providing an account level
underwriting decision based upon business rules for an account.

5. (Previously Presented) The method of claim 4, wherein providing account
level underwriting decisions at an account level comprises providing at least one
account level underwriting decision based upon all insurance policies of the plurality of
participants of the first account, wherein all insurance policies of the first account
comprise a plurality of insurance policies for each of the plurality of participants, wherein
at least one of the plurality of insurance policies is of the second account.

6. (Previously Presented) A method of managing an underwriting account for
an insurance policy, the method comprising:

establishing a plurality of participants, wherein a customer assigned to an
account represents a participant;

assigning each participant of the plurality of participants to a first account;

assigning at least one of the plurality of participants also to a second account;

storing data related to the plurality of participants, the first account and the
second account in a database comprising a data structure, said data structure
comprising a customer entity class and an account entity class,

wherein the customer entity class includes a customer involvement entity
class that comprises a plurality of customer involvement entities,

wherein the account entity class includes an account involvement entity class that comprises a plurality of account involvement entities,

wherein the at least one of the plurality of customer involvement entities establishes a foreign key relationship with at least two of the plurality of customer entities,

wherein at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities,

wherein the plurality of customer involvement entities store data related to the plurality of participants, and

wherein the plurality of account involvement entities store data related to the first account and a second account;

establishing business rules at an account level;

providing an underwriting decision for an account based upon the business rule;

and

displaying the data related to the underwriting decision.

7. (Previously Presented) The method of claim 6, further comprising:
determining potential risk exposure of the first account at a participant level.

8. (Currently Amended) The method of claim 6, wherein ~~establishing a plurality of participants comprises establishing~~ at least one of the plurality of participants ~~having~~ represents a customer that owns a plurality of businesses ~~business lines~~.

9. (Previously Presented) The method of claim 6, wherein establishing a plurality of participants comprises establishing at least one of the plurality of participants having a plurality of insurance policies.

10. (Previously Presented) The method of claim 6, wherein providing an underwriting decision for an account further comprises providing an underwriting

decision based upon the plurality of participants assigned to the first account.

11-20. (Canceled)

21. (Currently Amended) The method of claim 9, further comprising determining potential risk exposure of the first account based on a first potential risk exposure and a second potential risk exposure for a first set of businesses ~~business lines~~ and a second set of businesses ~~business lines~~, respectively, wherein the at least one participant having a plurality of insurance policies has a plurality of businesses ~~business lines~~ including the first set of businesses ~~business lines~~.

22. (Currently Amended) The method of claim 21, wherein the plurality of insurance policies of the one participant having a plurality of insurance policies does not include a policy for the first set of businesses ~~business lines~~.

23. (Currently Amended) The method of claim 21, further comprising:
identifying at least one of the plurality of participants assigned to the first account as a former participant of a second account, wherein the former participant of the second account is no longer assigned to the second account, and wherein the former participant of the second account has the second set of businesses ~~business lines~~.

24. (Previously Presented) The method of claim 23, wherein providing an underwriting decision for an account further comprises providing an underwriting decision based upon the plurality of participants and a former participant of the first account who is no longer assigned to the first account.

25. (Previously Presented) The method of claim 1, wherein the foreign key relationships with at least one of the plurality of account entities and with at least one of the plurality of customer entities are used to retrieve data to provide an account level underwriting decision at an account level for the first account based upon data related to

Application Serial No. 10/783,841
Response Dated July 14, 2008
Response to Office Action mailed May 13, 2008

the plurality of participants assigned to the first account, the at least one of the plurality of participants also assigned to the second account, and the first and second accounts.